OFFICE OF THE **CHAPTER 13 STANDING TRUSTEE**

7 Southwoods Blvd., Albany, New York 12211

Andrea E. Celli, Esq. Trustee Bonnie Baker, Esq. Assoc. Attorney

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Memphis, TN 38101-1918

March 26, 2010

Bankruptcy Court James T. Foley U.S. Courthouse 445 Broadway, Suite 306 Albany, New York 12207

06-11048 Re:

Karen Downey

To Whom It May Concern:

Enclosed please find check #920648 in the amount of \$.01 representing an overpayment by the debtors in this case and have attempted to distribute funds. The debtors have failed to cash checks. All attempts to contact and forward checks have been unsuccessful.

Claim No.

Debtor refund

Account#

Creditor

Karen Downey 14 Park Drive

South Glens Falls, NY 12803

Very truly yours,

/s/Cheryl Corning Cheryl Corning Office of Andrea Celli